

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 22-19651-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juan F Espinal
66 Seneca Avenue
Dumont, NJ 07628

Maria L Espinal
66 Seneca Avenue
Dumont, NJ 07628

Social Security No.:

xxx-xx-4844

xxx-xx-6119

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 2/9/23
Time: 08:30 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: December 7, 2022

JAN: wdh

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Juan F Espinal
Maria L Espinal
Debtors

Case No. 22-19651-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 07, 2022

User: admin
Form ID: 132

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Juan F Espinal, Maria L Espinal, 66 Seneca Avenue, Dumont, NJ 07628-2730
519785190	+ Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
519785231	+ Tolls by Mail Payment Processing Center, PO Box 15183, Albany, NY 12212-5183
519785234	+ Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 07 2022 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 07 2022 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519785189	+ Email/Text: backoffice@affirm.com	Dec 07 2022 20:53:00	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519785191	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 07 2022 20:52:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785194	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 07 2022 20:51:47	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519785196	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 07 2022 20:52:08	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, 7933 PRESTON RD, PLANO, TX 75024-2302
519785197	+ Email/Text: bankruptcy@cavps.com	Dec 07 2022 20:53:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321
519785199	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 07 2022 21:04:37	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519785200	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 07 2022 20:51:52	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
519785201	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 07 2022 21:04:35	Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
519785202	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 07 2022 20:53:00	Internal Revenue Services, Special Processing Branch, PO Box 744, Springfield, NJ 07081
519785203	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 07 2022 20:52:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT

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			ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
519785205	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 07 2022 20:53:00	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007
519785209	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 07 2022 20:53:00	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785212	Email/Text: bankruptcynotice@nymcu.org	Dec 07 2022 20:53:00	MUNICIPAL CREDIT UNION, ATTN: BANKRUPTCY, PO BOX 3205 CHURCH ST STATION, NEW YORK CITY, NY 10007
519785207	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 07 2022 20:53:00	Midland Funding, PO Box 2001, Warren, MI 48090-2001
519785214	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 07 2022 21:04:23	PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
519785216	Email/Text: signed.order@pfwattorneys.com	Dec 07 2022 20:52:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785221	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 07 2022 20:53:00	SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
519785222	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 07 2022 20:53:00	SLS/EQUITY, ATTN: BANKRUPTCY, 8742 LUCENT BLVD., HIGHLANDS RANCH, CO 80129-2302
519785213	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 07 2022 20:52:00	New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695
519785223	+ Email/PDF: gecsed@recoverycorp.com	Dec 07 2022 20:52:21	SYNCB/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519785224	+ Email/PDF: gecsed@recoverycorp.com	Dec 07 2022 20:51:52	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785226	+ Email/PDF: gecsed@recoverycorp.com	Dec 07 2022 20:51:50	SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785227	+ Email/PDF: gecsed@recoverycorp.com	Dec 07 2022 20:52:22	SYNCHRONY BANK/CARECREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785228	+ Email/PDF: gecsed@recoverycorp.com	Dec 07 2022 20:51:49	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785229	+ Email/PDF: gecsed@recoverycorp.com	Dec 07 2022 20:52:22	SYNCHRONY/PAYPAL CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785220	+ Email/Text: bk-notification@sps-law.com	Dec 07 2022 20:52:00	Schachter Portnoy, LLC, Attorneys at Law, 3490 U.S. Route 1, Suite 6, Princeton, NJ 08540-5920
519785230	+ Email/Text: bncmail@w-legal.com	Dec 07 2022 20:53:00	TARGET NB, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475
519785232	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 07 2022 20:53:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001

TOTAL: 30

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a**

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519785192	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785193	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785195	*+	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519785198	*+	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321
519785204	*+	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
519785206	*+	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007
519785210	*+	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785211	*+	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785208	*+	Midland Funding, PO Box 2001, Warren, MI 48090-2001
519785215	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
519785217	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler, Felt & Warsaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785218	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler, Felt & Warsaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785219	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler, Felt & Warsaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785225	*+	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785233	*+	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2022 at the address(es) listed below:

Name	Email Address
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Juan F Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor Maria L Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4